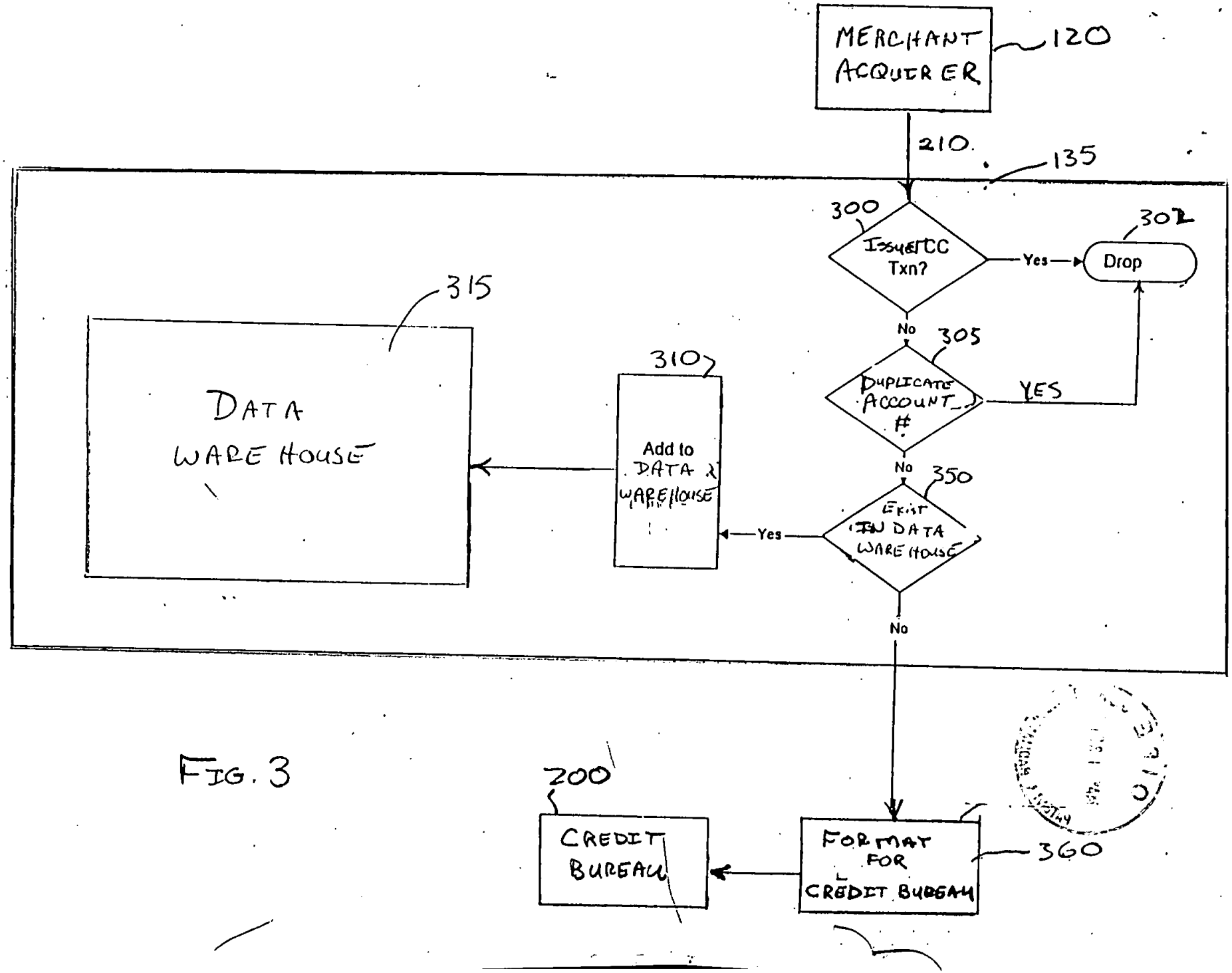
MERCHANT ACQUIRER
120
210
135
300
ISSUER CC Txn?
Yes
Drop
302
No
305
DUPLICATE ACCOUNT #
YES
No
350
EXIST IN DATA WAREHOUSE
Yes
310
Add to DATA WAREHOUSE
315
DATA WAREHOUSE
No
360
FORMAT FOR CREDIT BUREAU
200
CREDIT BUREAU

FIG. 3